IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

First Named Inventor

Benjamin QUIGLEY

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Wong, Eric T. W.

Title

SYSTEM AND METHOD FOR ELECTRONIC

WALLET CONVERSION

Attorney Docket No.

AOL0055

12 November 2008

Mail Stop -- Amendment Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

AMENDMENT AND RESPONSE

Sir:

Applicant submits this Amendment in response to the Office Action of August 12, 2008.

A listing of the claims begins at page 2 of this paper.

Remarks begin at page 17.

Applicant does not believe that filing of this Amendment will incur additional fees. However, the Commissioner is authorized to charge any fees due to the Glenn Patent Group Deposit Account No. 07-1445, Customer No. 22862. Applicant considers this document to be filed in a timely manner.